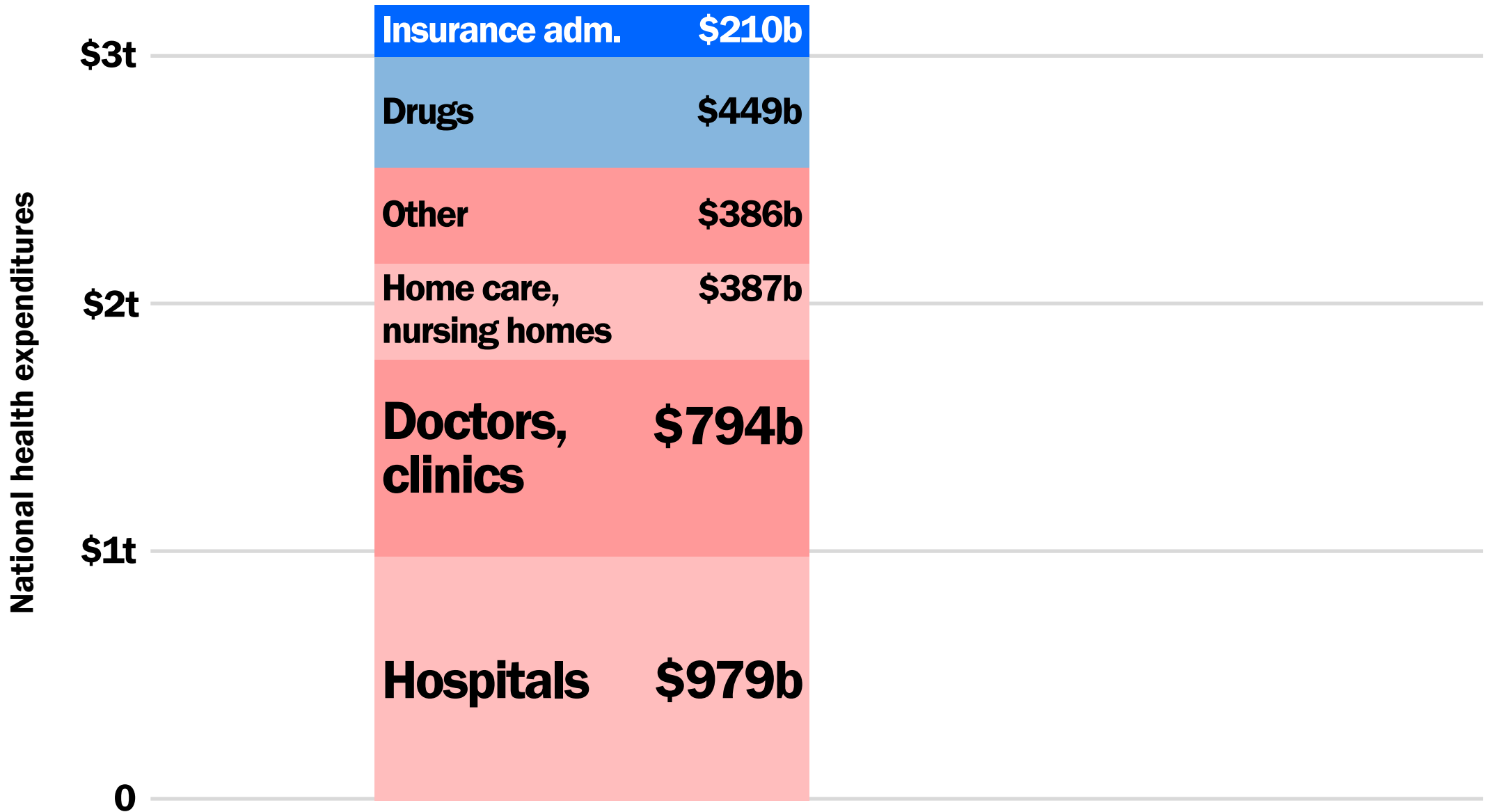
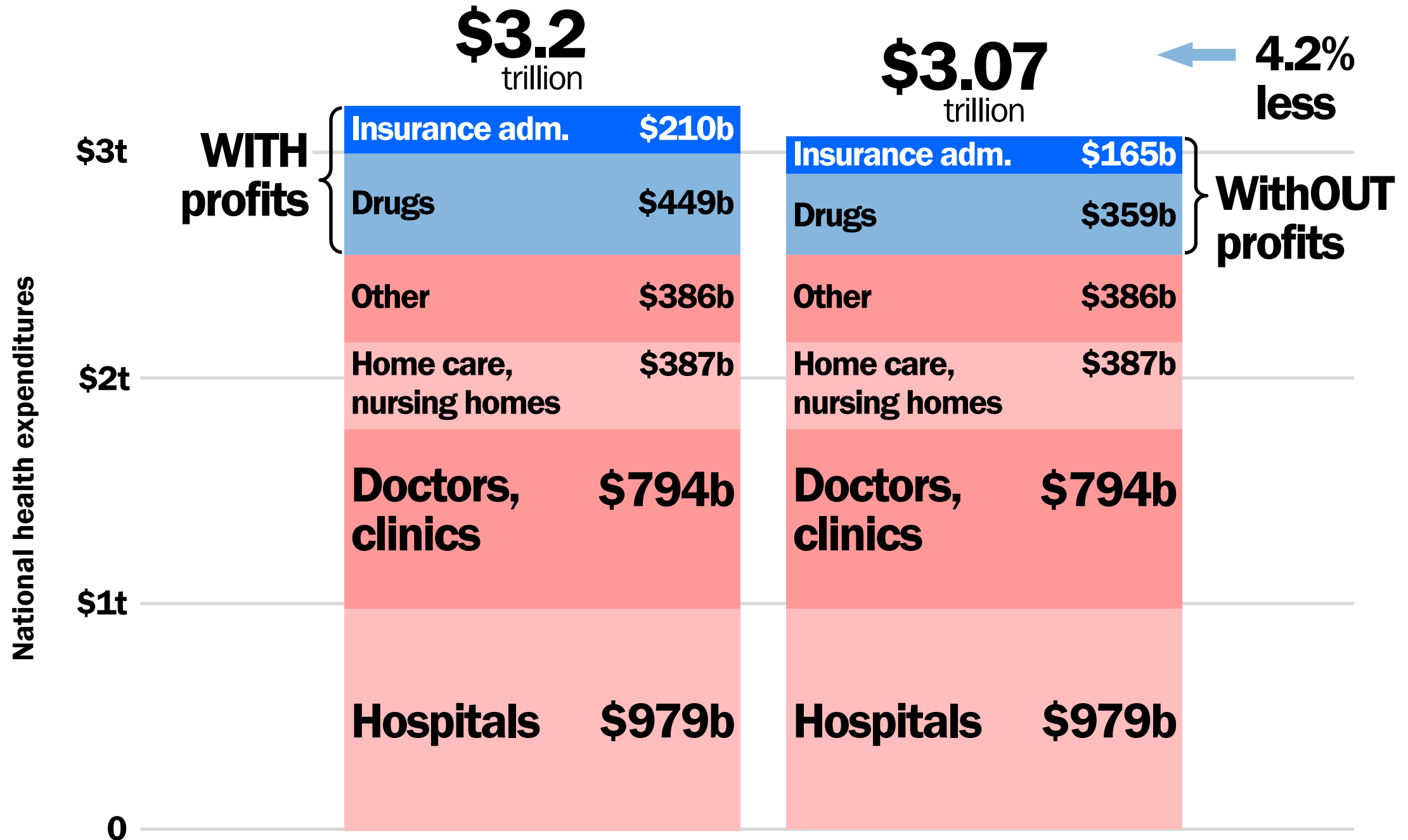


HEALTH CARE EXPENDITURES

\$3.2
trillion



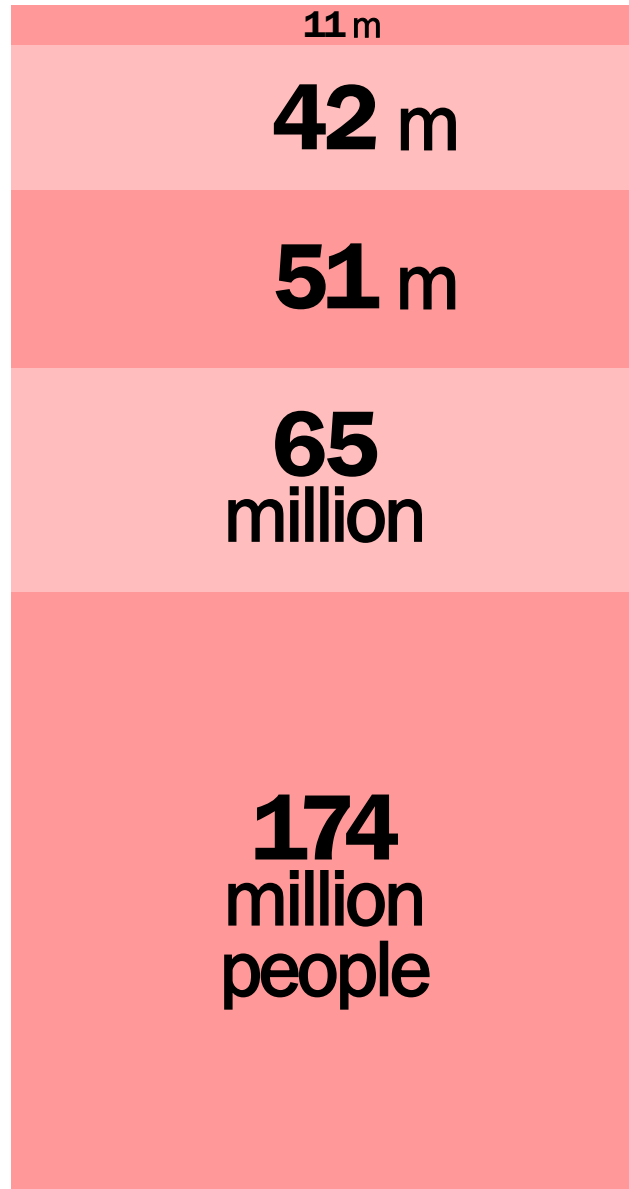
HEALTH CARE EXPENDITURES



HOW INSURED?

2013

Before Obamacare



Individual

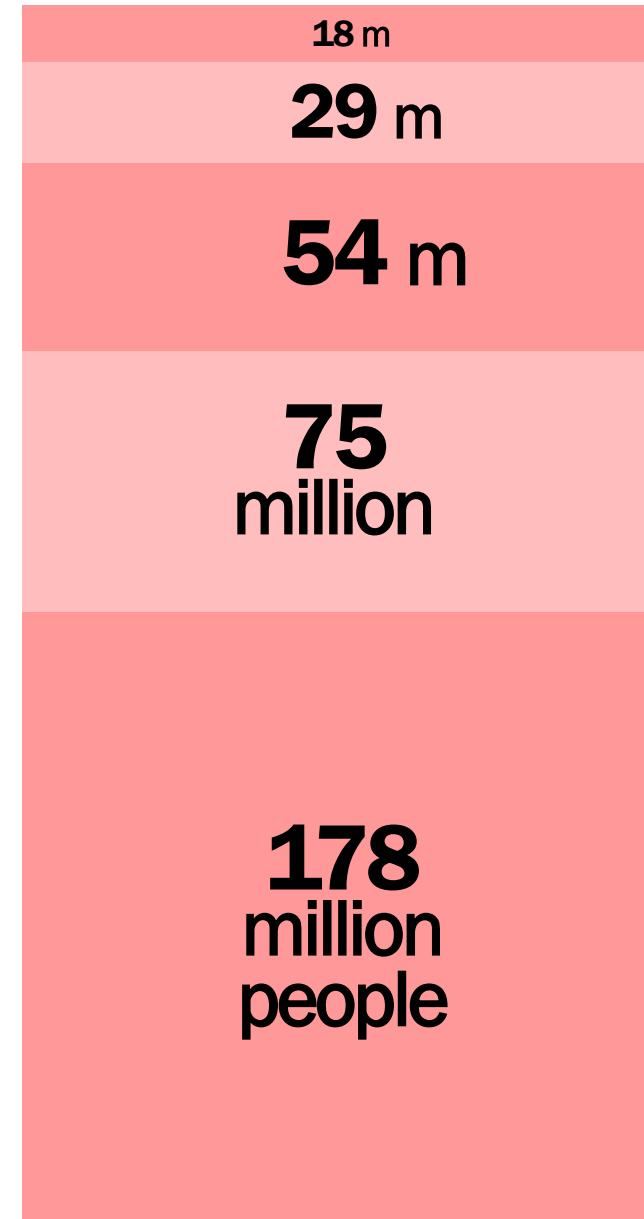
Uninsured

Medicare

Medicaid

**Employer
sponsored**

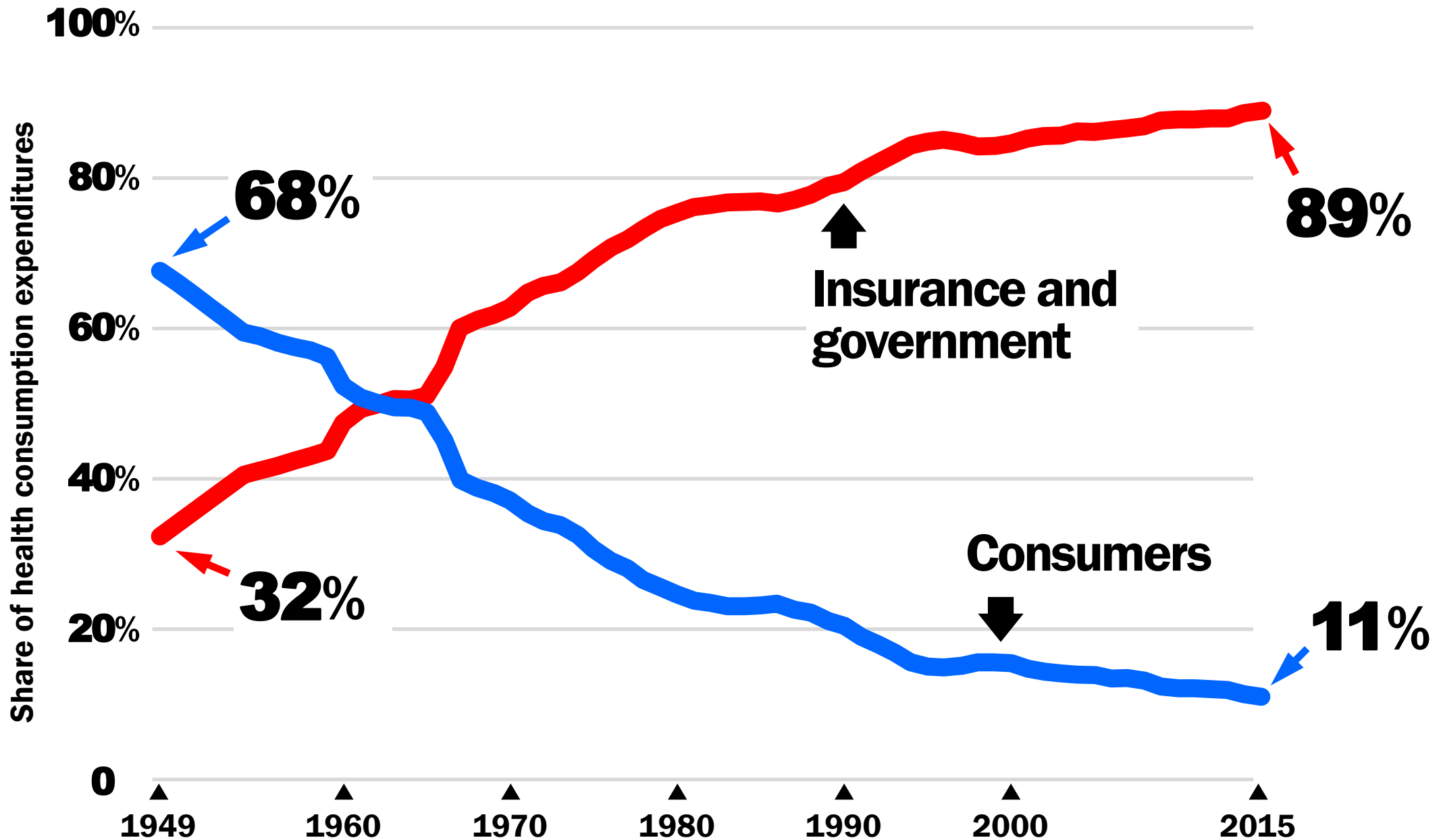
2015



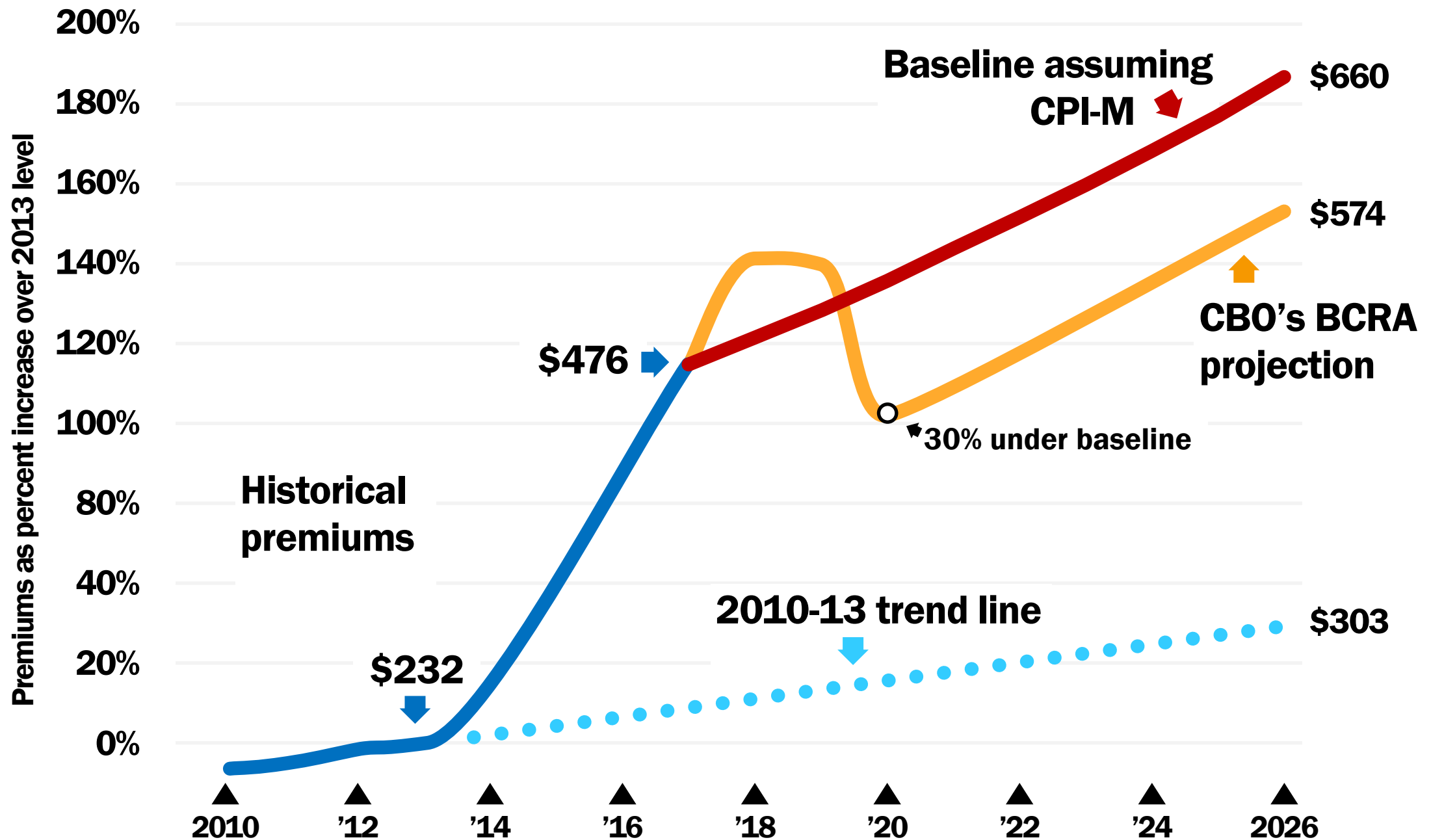
Census, CMS, NAIC. Totals exceed total population due to overlapping coverage.

HEALTH CARE: WHO PAYS

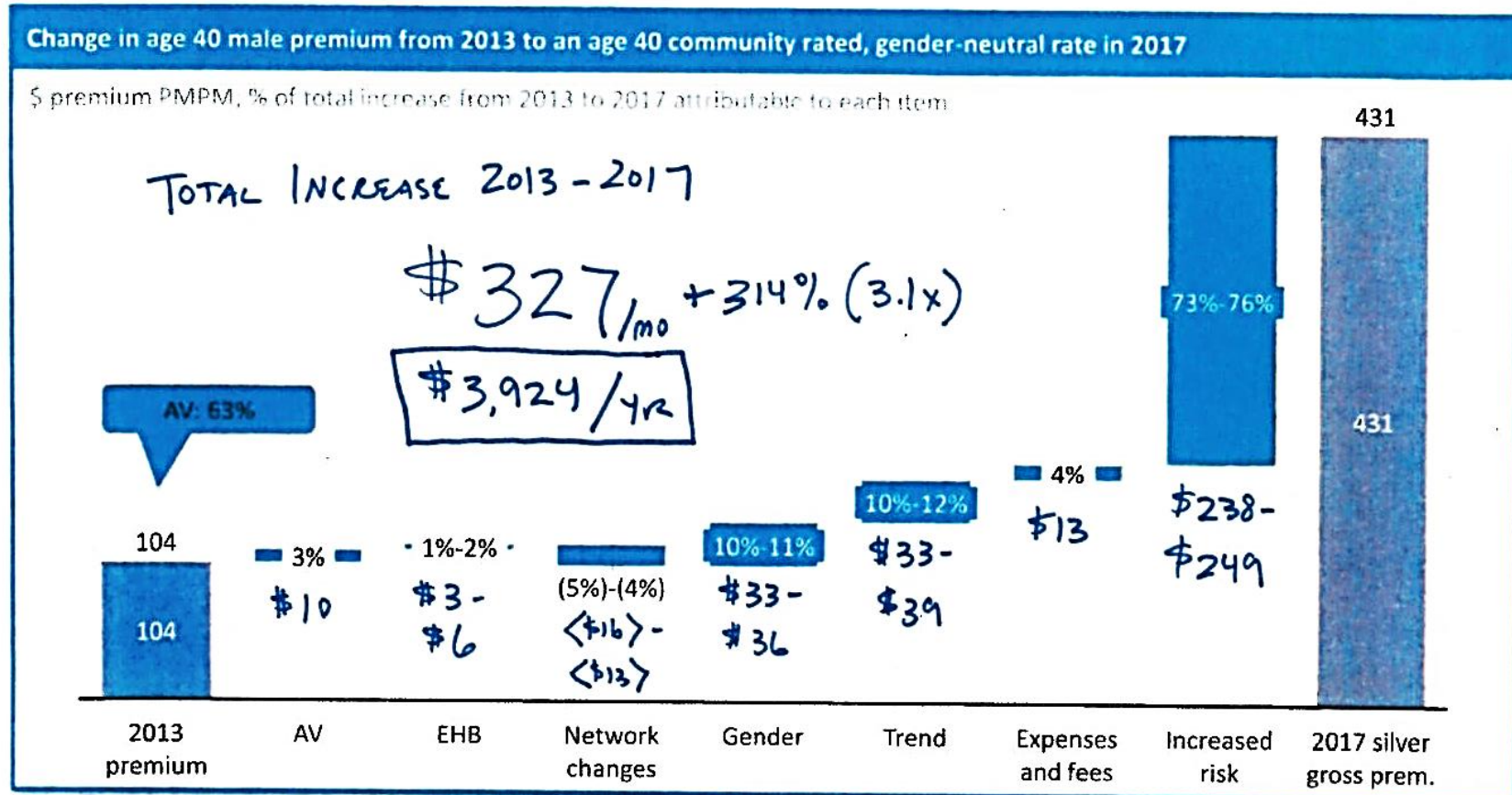
SHARE OF HEALTH CONSUMPTION EXPENDITURES



PREMIUMS, PAST AND FUTURE



Premium reconciliation: high premium state example



INVISIBLE HIGH-RISK POOL RESULTS

IHRP REFORMS IN MAINE: PREMIUMS BEFORE AND AFTER

